

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

HAROLD GARDNER  
SHIRLEY GARDNER  
Debtor(s)

Case No. 17-23988

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/10/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/06/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 4.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$0.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$0.00**

Attorney fees paid and disclosed by debtor: \$200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Afni, Inc.	Unsecured	742.00	NA	NA	0.00	0.00
Afni, Inc.	Unsecured	534.00	NA	NA	0.00	0.00
AMERICAN CREDIT ACCEPT	Unsecured	8,853.00	NA	NA	0.00	0.00
CAINE & WEINER	Unsecured	83.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	186.00	159.25	159.25	0.00	0.00
CDA/PONTIAC	Unsecured	413.00	NA	NA	0.00	0.00
Comenity Bank	Unsecured	15.00	NA	NA	0.00	0.00
Comenity Bank	Unsecured	257.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SERV	Secured	4,943.00	6,858.21	6,858.21	0.00	0.00
CONSUMER PORTFOLIO SERV	Unsecured	1,915.21	NA	332.53	0.00	0.00
CREDIT CONTROL LLC	Unsecured	167.00	NA	NA	0.00	0.00
CREDIT CONTROL LLC	Unsecured	71.00	NA	NA	0.00	0.00
CREDIT CONTROL LLC	Unsecured	65.00	NA	NA	0.00	0.00
CREDIT CONTROL LLC	Unsecured	65.00	NA	NA	0.00	0.00
CREDIT CONTROL LLC	Unsecured	65.00	NA	NA	0.00	0.00
CREDIT CONTROL LLC	Unsecured	65.00	NA	NA	0.00	0.00
CREDIT CONTROL LLC	Unsecured	65.00	NA	NA	0.00	0.00
CREDIT CONTROL LLC	Unsecured	65.00	NA	NA	0.00	0.00
CREDIT CONTROL LLC	Unsecured	60.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT	Unsecured	919.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	606.00	NA	NA	0.00	0.00
EXETER FINANCE CORP	Secured	18,103.00	NA	NA	0.00	0.00
HARVARD COLLECTION SERVICE	Unsecured	5,202.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,130.00	1,130.65	1,130.65	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	987.00	987.82	987.82	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	530.00	530.25	530.25	0.00	0.00
KEYNOTE CONSULTING	Unsecured	350.00	NA	NA	0.00	0.00
MFG FINANCIAL INC	Unsecured	1,764.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & COLLECTIO	Unsecured	50.00	NA	NA	0.00	0.00
US BANK NA	Secured	152,640.42	149,025.87	0.00	0.00	0.00
US BANK NA	Secured	NA	27,404.60	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,858.21	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,858.21</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$3,140.50</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$0.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/06/2017

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.